

Understanding the West Virginia Workers' Compensation Claim Process

Information an Injured Worker Needs to Know

Who is my Workers' Compensation Insurance Company? Your employer has chosen Zurich in North America ("Zurich") for its workers' compensation insurance company. Zurich will provide a network of physicians, hospitals and other medical services for you to access if you sustain an injury on the job

Who do I contact about an injury?

Immediately report any work related injury to your supervisor or the person your employer has designated to assist with claims. If your injury is an emergency, you should go to the nearest medical facility for treatment.

How does the claims process work?

When Zurich receives your claim, a claim number and a Claim Professional will be assigned. The Claim Professional will contact you by the end of the next business day following receipt of assignment and will work with you to ensure that you receive the proper medical care, benefits, and to assist you with return to work. If you do not hear from the Claim Professional within that timeframe, please contact Zurich at 1-800-987-3373.

Once Zurich has received your claim application, your claim will be investigated and reviewed by the assigned Claim Professional and a timely decision will be made. The decision will be communicated to you and will state whether your claim has been approved or denied as well as what medical conditions will be covered.

How do I choose a physician?

Zurich has a preferred provider network, CompNet, whose providers have been contracted to treat injured workers. If you live in West Virginia, you must select a physician who is in the CompNet Network. To locate a physician, you may call: 1.866.4COMPNET (1.866.426.6763) or you may go online and follow these instructions:

- go to website at: www.zurichna.com
- Click on Online Services
- Click on Customers
- Click on Zurich C.a.r.e.® Directory Online
- If prompted for password, please enter the following:
- Password = zurichna

If you receive emergency treatment from an out of network physician, your follow up, non-emergency care should be provided by a network physician from the CompNet directory referenced above.

Do I need an Identification Card?

A CompNET Identification and Verification notice is included in the CompNET Employee Manual available from your employer. Zurich will provide this notice and employee manual after receiving your claim.

A decision letter will be issued for approved claims. It should be presented to any medical provider you may see for your injury and the provider should make note of your claim number and diagnosis. The claim number should be on all correspondence submitted to Zurich. The provider will be aware of the need to work with your assigned adjuster as the Identification and Verification card alone is not authorization for any specific medical care.

Medical providers are not permitted to bill you for their medical services and by providing them your Identification and Verification notice prior to receiving any services, the bill will be sent directly to Zurich for payment.

How do I change my physician?

Please contact your Claim Professional to change your treating physician to a different network physician as you must obtain prior authorization from them prior to making the change.

How do I get medications?

Zurich works with a preferred pharmacy benefit management company called Cypress Care. If two or more prescriptions are prescribed by your treating physician, you will receive a pharmacy card which can be used in any of 56,000 locations across the country. You can also go to their website at www.cypresscare.com and find a participating pharmacy closest to your home by entering your zip code into the pharmacy search locator.

Prior authorization is not required for any drug listed on our Preferred Drug List if it is prescribed within the first two weeks following your date on injury. Certain narcotic medications require prior authorization after the initial two week period and all medications require prior authorization after 12 weeks from your date on injury.

If your physician prescribes a name brand medication and a generic brand is available, the pharmacist will dispense the generic brand. If a name brand medication is prescribed and you request the name brand when a generic brand exists, you will personally pay the difference in cost. If you have any questions, please contact your Zurich Claim Professional or 1-800-987-3373.

What if I disagree with a decision concerning my medical care?

If you disagree with a decision made in the managed care process, you may submit an appeal in writing, describing the nature of your appeal and the action you request to CompNET. Your concerns must be submitted within thirty (30) days of the event giving rise to the issue. Please note, the medical appeal process is a prerequisite for the right to file a protest with the WV Offices of the Insurance Commissioner, Office of Judges.

What if I miss work because of my injury?

If your injury causes you to be unable to work for three or fewer consecutive days, you are not eligible to receive temporary total disability benefits (wage replacement); however, your medical bills for treatment of allowed conditions will be paid.

If your injury causes you to be unable to work for four or more consecutive days, you may be eligible for temporary total disability (wage replacement) benefits. In order to receive these benefits, your treating physician must certify that you are unable to work.

Zurich has medical guidelines to anticipate the length of time it will take you to recover from your injury and return to work. These guidelines are based on national averages of recovery times for various injuries.

You may be scheduled for a medical examination, at the expense of Zurich, to evaluate your recovery progress. You also may be referred to a nurse case management professional to assist with return to work opportunities.

If your employer offers modified or transitional duty positions, your Claim Professional will work with your employer and your treating physician to have you placed in one of those positions to accommodate your injury during your recovery period.

What if I disagree with a decision of the workers' compensation insurance company?

If you disagree with any decision made by Zurich, you have the right to file a written protest with the Workers' Compensation Office of Judges. The written protest must be received within 60 days from the day you receive the decision. A copy of the decision and your written protest must be sent to:

Office of Judges
P.O. Box 2233
Charleston WV 25328-2233

In order for your protest to be considered, a copy must be sent to both your employer and Zurich

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PO Box 66941, Chicago, IL 60666-0941
800 382 2150 www.zurichna.com

This is intended as a general description of certain types of insurance and claim services available to qualified customers. These coverages are underwritten by individual members companies of Zurich in North America, including Zurich American Insurance Company. Certain coverages are not available in all states, and some coverages may be written on a nonadmitted basis through licensed surplus lines brokers. Your policy is the contract that specifically and fully describes your coverage. The description of the claim services gives a broad overview of the types of claim services available only in the U.S.A. Risk engineering services in the U.S. are provided by Zurich Services Corporation.

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